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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/766,656	01/27/2004	Robert J. Wright	IGA-0180-US	3976
65449 PATENT INGE	7590 08/18/200 ENUITY, PC	EXAMINER		
520 BROADW.		D AGOSTINO, PAUL ANTHONY		
SUITE 350 SANTA MONI	CA, CA 90401	ART UNIT	PAPER NUMBER	
			3714	
			MAIL DATE	DELIVERY MODE
			08/18/2009	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Advisory Action Before the Filing of an Appeal Brief

Application No.	Applicant(s)	
10/766,656	WRIGHT, ROBERT J.	
Examiner	Art Unit	
Paul A. D'Agostino	3714	

	Paul A. D'Agostino	3714					
The MAILING DATE of this communication appe	ars on the cover sheet with the	correspondence add	ress				
THE REPLY FILED <u>25 June 2008</u> FAILS TO PLACE THIS APP	LICATION IN CONDITION FOR A	LLOWANCE.					
1. The reply was filed after a final rejection, but prior to or on application, applicant must timely file one of the following rapplication in condition for allowance; (2) a Notice of Appe for Continued Examination (RCE) in compliance with 37 C periods:	eplies: (1) an amendment, affidavi al (with appeal fee) in compliance	t, or other evidence, w with 37 CFR 41.31; or	which places the r (3) a Request				
a) The period for reply expires 3 months from the mailing date b) The period for reply expires on: (1) the mailing date of this Adno event, however, will the statutory period for reply expire la Examiner Note: If box 1 is checked, check either box (a) or (I MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f	dvisory Action, or (2) the date set forth ter than SIX MONTHS from the mailing b). ONLY CHECK BOX (b) WHEN THE).	g date of the final rejection FIRST REPLY WAS FII	on. LED WITHIN TWO				
extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee ave been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee nder 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as et forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, nay reduce any earned patent term adjustment. See 37 CFR 1.704(b). IOTICE OF APPEAL							
 The Notice of Appeal was filed on A brief in compl filing the Notice of Appeal (37 CFR 41.37(a)), or any exter Notice of Appeal has been filed, any reply must be filed wi AMENDMENTS 	sion thereof (37 CFR 41.37(e)), to	avoid dismissal of the					
3. The proposed amendment(s) filed after a final rejection, b (a) They raise new issues that would require further cor (b) They raise the issue of new matter (see NOTE below (c) They are not deemed to place the application in bett appeal; and/or (d) They present additional claims without canceling a content of the second con	sideration and/or search (see NO w); er form for appeal by materially red	TE below); ducing or simplifying th					
NOTE: (See 37 CFR 1.116 and 41.33(a)). 4. The amendments are not in compliance with 37 CFR 1.12 5. Applicant's reply has overcome the following rejection(s):							
 Newly proposed or amended claim(s) would be all non-allowable claim(s). For purposes of appeal, the proposed amendment(s): a) [how the new or amended claims would be rejected is prov The status of the claim(s) is (or will be) as follows: 	」 will not be entered, or b) ⊠ wil	•	_				
Claim(s) allowed: Claim(s) objected to: Claim(s) rejected: <u>1,3-25,35-71,74 and 75</u> . Claim(s) withdrawn from consideration: AFFIDAVIT OR OTHER EVIDENCE							
 The affidavit or other evidence filed after a final action, but because applicant failed to provide a showing of good and was not earlier presented. See 37 CFR 1.116(e). 							
9. The affidavit or other evidence filed after the date of filing a entered because the affidavit or other evidence failed to of showing a good and sufficient reasons why it is necessary	vercome <u>all</u> rejections under appea	al and/or appellant fails	s to provide a				
10.		·					
11. The request for reconsideration has been considered but does NOT place the application in condition for allowance because: <u>See Continuation Sheet.</u>							
12. ☐ Note the attached Information <i>Disclosure Statement</i>(s). (13. ☐ Other:	PTO/SB/08) Paper No(s)						
/John M Hotaling II/ Supervisory Patent Examiner, Art Unit 3714	/Paul A. D'Agostino/ Examiner, Art Unit 3714						

Continuation of 11. does NOT place the application in condition for allowance because: Upon reconsideration of Applicant's arguments, Examiner enters the amended claims into the record and will reopen prosecution in light of new prior art that better addresses Applicant's claimed invention. For purposes of Appeal, a rejection of the claims is still maintained because Examiner reaosnably believes that Applicant is claiming the acquisition of underwriting insurance by a business entity which is known.